

Exhibit 6 (8 pages)
1st letter to Plan Administrator

500 Mountain Sunset Lane
Cary NC 27519
April 18, 2023

IBM Plan Administrator c/o
IBM Benefits Center provided by Fidelity
PO Box 770003
Cincinnati, Ohio
45277-0064

Re: exception request to access HRA funds (see Exhibit 1 – "Dormant" account)

Dear Sir:

I retired from IBM October 31, 2020 after 42+ years of service. I had left IBM sponsored medical coverage prior to that and had selected CSI for "gap" coverage (see Exhibit 2 attached).

Upon retiring, my FHA "converted" to an HRA administered by Via Benefits. Per Via Benefits, I was able to keep my CSI coverage if I purchased a drug plan (PDP), through them, in order to access my HRA funds. I did that (Wellcare) and was able to submit claims (see a sample of a recent few in Exhibit 3 attached).

Late in 2022 I saw some information about the move to UHC/Optum Bank, and briefly saw (as later supported in FAQs) that I should be able to continue as I did under ViaBenefits. (see Exhibit 4 attached).

It took until late March / early April to get onto Optum and see my balance. However I am prevented from submitting claims, as I was not enrolled in one of the 2 offered group UHC plans.

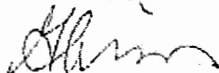
Either one of those plans is a degradation of my current benefits/coverage. I do not feel IBM should be forcing me to cancel my CSI coverage.

In reviewing the FAQs, I see there are exception provisions for Tricare, Medicaid, and Kaiser.

I am requesting a similar exception for my wife and myself, ie to keep CSI and access my HRA funds.

Could you please grant such an exception.

Sincerely yours



Jurgis (George) Adomavicius
gadomavic@gmail.com
919-201-0475

Ex 1

Optum Bank®
 Member FDIC

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Hi Jurgis!

[Search qualified medical expenses](#)
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TOTAL FUNDS
\$21,338.54

Accounts

HRA Perpetual Dormant \$21,338.54
 (Future Health Account -
 FHA)
 IBM Available Balance ⓘ
 1/1/2023 - 12/31/2023 Account Overview >
 Coverage Date

HRA Perpetual Active (Future \$0.00
Health Account - FHA)
 IBM Available Balance ⓘ
 1/1/2023 - 12/31/2023 Account Overview >
 Coverage Date

Accounts Total **\$21,338.54**

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Needs Your Attention

- ① Some of you may have received communications in the mail from Optum. We are sorry if these communications have caused any confusion. We apologize for this inconvenience. If you have any questions about your Optum HRA, there is a dedicated IBM line at Optum 1-866-882-0397. If you have questions about your IBM-sponsored Group Medicare Advantage plan options, please call the IBM Retiree Call Center - administered by UnitedHealthcare at 877.857.0641.

Ex 2

Office: 1-855-664-5517 (toll-free)
Fax: 1-727-373-4464
Online: www.CSIMedSupp.com

April 5, 2023

JURGIS A ADOMAVICIUS
500 MOUNTAIN SUNSET LN
CARY NC 27519-9631

RE: Policy #52650008784
Insured: Jurgis A Adomavicius

Dear Jurgis A Adomavicius:

As you requested, listed below are the premium payments for the above-referenced policy:

<u>Date Payment Received</u>	<u>Payment Amount</u>	<u>Dates Covered by Payments</u>
02/01/2023	\$149.89	02/01/2023 to 03/01/2023
03/01/2023	\$149.89	03/01/2023 to 04/01/2023
03/31/2023	\$149.89	04/01/2023 to 05/01/2023
Total	\$449.67	

If we can be of further assistance, please call us toll-free at 1-855-664-5517. Representatives are available Monday through Thursday from 9:00 AM to 6:00 PM, and Friday from 9:00 AM to 5:00 PM Eastern Time. You may also correspond with us by faxing to 1-727-373-4464, attention Customer Service Department. One of our representatives will be happy to assist you.

Sincerely,

CSI Life Insurance Company

Customer Service Department

Ex 3

Date	Description	Comments	Check Num	Amount	Balance	Category	Note
1/4/2023	VIA BENEFITS : CLAIM PMNT			\$25.80	\$10,958.49	Other Income	
12/22/2022	VIA BENEFITS : CLAIM PMNT			\$4,990.00	\$15,202.95	Other Income	
12/2/2022	VIA BENEFITS : CLAIM PMNT			\$1,375.74	\$10,560.99	Other Income	

Frequently asked questions

Ex 4 (4 pages)

The IBM-sponsored Group Medicare Advantage plan options administered by UnitedHealthcare

Last updated 1/3/2023

If your questions are not addressed within this FAQ document, please refer to the IBM contacts below:

Contact	For Assistance With	Contact Information
IBM Retiree Call Center – Administered by UnitedHealthcare	Medical, Prescription Drugs, Dental, Vision, Enrollment, Medical Premium Payment, claims, benefit questions, etc.	877-852-0641 (TTY 711) 8am – 8pm local time Monday – Friday https://retiree.uhc.com/ibm
IBM Dedicated Optum Call Center	HRA, HRA Eligible Expenses, Establishing Auto-Reimbursement, etc.	866-882-0397 (TTY 711) 8am – 8pm ET Monday – Friday https://IBM.Optum.com

Key Reminders & What To Expect Next

• General Enrollment Reminders

- The deadline for enrollment was December 16, 2022 for coverage effective on January 1, 2023. If you missed this enrollment window, please call the IBM Retiree Call Center – administered by UnitedHealthcare. 877-852-0641, TTY 711, 8 a.m.–8 p.m. local time, 7 days a week.
 - CMS rules indicate that coverage is effective first of the month following enrollment, and as such retro-active enrollments cannot be accommodated.
- To enroll you need to call the IBM Retiree Call Center – administered by United Healthcare. There is not a web enrollment option. They can be reached at 877-852-0641, TTY 711, 8 a.m.–8 p.m. local time, 7 days a week.
- If you choose not to enroll in one of the IBM-sponsored Group Medicare Advantage plan options this year, you are able to join in future years and will be eligible for the applicable IBM-sponsored subsidy at such time.
 - Reminder all eligibility participants for the IBM-sponsored plan options need to be enrolled in Medicare Parts A & B. Please note Active IBMers are not eligible for these plan options.

• **Communications & ID Cards**

- **Welcome Kit** will arrive within 7-10 business days from when Medicare approves your enrollment. This Welcome kit will include your ID card, membership ID number, and more information about what's next.
- **Evidence of Coverage (EOC)** are now available and are posted on the Coverage and Benefits tab of the IBM/United website.
- **HRA Establishment & Timing**
 - In general, your account will be established within three business days of your eligibility for an HRA being passed to UnitedHealthcare and Optum Financial.
 - For those who transitioned for January 1, 2023 your HRA timing is variable based on the type of HRA you have:
 - **Annual HRA participants** should have their HRA established by the end of December 2022.
 - **FHA/HRA participants** HRA's have been established, however final balances will be transitioned to Optum Financial in early February. The reasoning for this is because Via Benefits will be processing 2022 claims through January 13, 2023. Final balances will be reflected in your Optum Financial HRA portal by mid-February.
 - **For both types of HRAs (Annual & FHA/HRA)** if you are unable to submit 2022 claims to Via Benefits by January 13, 2023 do not be concerned, you will be able to submit for reimbursement against your 2022 balances once they are successfully transitioned to Optum Financial in mid-February. You will have to manually request reimbursement against your 2022 remaining balance through the Optum Financial HRA portal, mobile app, or mail.
- **HRA Welcome Kit** timing is variable based on when your HRA account has been successfully established (see timing details below). The HRA Welcome Kit will be sent to those who have enrolled in a Medicare Advantage Plan Option and are eligible for an HRA. The HRA Welcome Kit will also be sent to those who meet the eligibility exception criteria. Included in this Welcome Kit will be an overview of your HRA, and how to leverage your HRA with the new administrator Optum Financial.
 - **The HRA Welcome Kit will be sent following your account set-up completion. The timing of the HRA welcome kit varies depending upon your HRA type:**
 - For the majority of Annual HRA participants the HRA welcome kit was mailed by the end of December once your account was established.
 - For participants that have an FHA/HRA, your balance will transfer from Via Benefits to Optum Financial in early February. You should expect to receive your Welcome Kit in February once your account has been established.
 - For new HRA participants, your welcome kit will be sent within 10 business days of your HRA account being established. Your HRA will be accessible upon your effective date in the IBM-sponsored Group Medicare Advantage plan options.
 - The communications you will receive about your HRA will come from Optum Financial. If you have any questions about your HRA, please call the dedicated IBM line at Optum 866-882-0397.

4. I have an HRA that was converted from an FHA, does this transition impact my FHA? What happens to my balance? Your HRA will continue to exist and the balance will be transitioned to Optum Financial, and it will continue to get monthly interest credits. However, beginning January 1, 2023, you will only be able to withdraw from your HRA once you are actively enrolled in one of the IBM-sponsored Group Medicare Advantage plan options. If in any year, you do not enroll in one of the IBM-sponsored Group Medicare Advantage plan options, you will not be able to withdraw from your HRA, until you enroll in a plan option.

Please ensure that you submit all claims incurred from 2022 to Via Benefits by January 13, 2023. There will be a blackout period where your HRA will not be accessible until the balance can be shared with Optum Financial in February 2023.

15. Why can't IBM provide this program and the same HRA subsidy I was given through Via Benefits? This is a different approach than providing an HRA to use for purchasing individual marketplace plans where costs vary widely. In this new approach, there is a choice of two plan options, inclusive of a choice of a zero premium plan option. These plan options allow you access to comprehensive benefits at low-to-no cost to you that largely eliminates the need for the HRA mechanism. We believe this model provides a greater value to you than what was previously available, while still subsidizing the cost of IBM-sponsored retiree medical plan options.

Enrollment in these new plan options is aligned to accessing the IBM subsidy/HRA because the HRA is intended to subsidize IBM-sponsored retiree medical plans. With this transition in 2023, the new Group Medicare Advantage plan options will be the only IBM-sponsored plan options.

16. I have an FHA, does this transition impact my FHA/HRA? If you currently have an FHA/HRA there is no impact to your FHA/HRA. Any balance remaining in your FHA/HRA will be shared with Optum Financial to administer, where it will continue to get monthly interest credits. Please ensure that you submit all claims incurred from 2022 to Via Benefits by January 13, 2023. There will be a blackout period where your funds will not be accessible until they can be shared with Optum Financial in February 2023.

17. I have dual HRA funding from IBM and another employer, how does this transition impact me? If you have funding from IBM and another employer, you should confirm if the funding of the other employer's HRA contribution is tied to enrollment in a Via Benefits plan. If the other HRA contribution is tied to enrollment in a Via Benefits plan, you will need to decide if you wish to remain enrolled in Via Benefits and maintain the other employer's HRA or transition to the IBM-sponsored group Medicare Advantage plans, administered by UnitedHealthcare, to be able to access the IBM subsidy.

18. Is the Catastrophic Rx coverage being eliminated under these new plan options? The new program provides enhanced catastrophic Rx coverage through unique features built into the plan design, therefore, eliminating the need for a separate catastrophic Rx plan under the previous program.

19. Given the recently passed related to prescription drug costs, will those new laws impact me and these plan options? Yes, they do. The expansion of coverage and negotiation of prescription drug prices by Medicare will begin in 2024, but predominantly does not take effect until the year 2025.

20. I am enrolled in coverage through Kaiser, TRICARE, VA Benefits, or live abroad, how does this impact me? If you are currently enrolled in coverage through TRICARE, VA Benefits, live abroad, or you have transitioned from the pre-65 retiree medical plan as a Kaiser participant the need to enroll in coverage through UnitedHealthcare does not apply to you. If you are currently eligible for an annual HRA there will be no change to the amount, however, the HRA administrator will change to Optum Financial, effective January 1, 2023. You should outreach to the IBM Retiree Call Center to ensure you are captured as meeting this exception criteria, see question below.

20a. If the exception criteria applies to me how do I report this and how will the plan confirm? You should call the IBM Retiree Call Center - administered by UnitedHealthcare to report this. For those currently enrolled in a Kaiser plan, the IBM Plan Administrator will confirm prior IBM coverage with Kaiser. Those enrolled in TRICARE or VA benefits, and those who live abroad will self-report. As the plan has always provided, IBM reserves the right to verify eligibility for plan benefits, including the plan options and/or the HRA, and includes provisions regarding fraudulent enrollments. Also, the IBM Plan Administrator has the sole discretion to make the final decision with respect to eligibility for benefits under the plan, including the plan options and/or the HRA.

IBM Specific Enrollment FAQs

21. How do the plans available through IBM and UnitedHealthcare differ from those I can purchase on the individual market? The IBM Group Medicare Advantage plan options have been specifically designed and customized for IBM. In general, these plans will provide more comprehensive coverage, lower monthly premiums and lower out-of-pocket costs.

The group nature of the IBM Group Medicare Advantage plan options provides certain enhancements and protections outside of just the custom plan designs. Through IBM's contract with UnitedHealthcare these Group Medicare Advantage plan options provide guaranteed enrollment as long as you are an eligible IBM participant and enrolled in Medicare Parts A and B. The group nature of the plan options also provides for longer-term cost stability, due to the financial terms and contract duration of IBM's contract with UnitedHealthcare.

Every Medicare-eligible participant's situation is different, so compare your available plan options before you decide which plan to choose.